

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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Caption in Compliance with D.N.J. LBR 9004-2(c)

48345
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Moorestown, NJ 08057
Attorney for Ally Financial



Order Filed on April 22, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case number: 17-30458

In Re:

RICHARD J. JANASIAK
CRYSTAL L. JANASIAK


Hearing Date: 3-12-19

Judge: (ABA)

**ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL
FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES**

The relief set forth on page number two (2) is hereby **ORDERED**.

DATED: April 22, 2019



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtors: Richard and Crystal Janasiak

Case No: 17-30458

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

This matter having brought before this Court on a Motion For Stay Relief filed by John R. Morton, Jr., Esq., attorney for Ally Financial, with the appearance of Terry Tucker Esq. on behalf of the Debtors, and this Order having been filed with the Court and served upon the Debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Ally Financial (“Ally”) is the holder of a first purchase money security interest encumbering a 2014 Chevrolet Malibu bearing vehicle identification number 1G11J5SXXEF122581.**
- 2. That the Debtors’ account has arrears through February 2019 in the amount of \$1,507.04.**
- 3. That the Debtors are to cure the arrears set forth in paragraph two (2) above by making their regular monthly payment of \$376.76 plus an additional \$251.17 (total payment of \$627.93) for the months of March through August 2019.**
- 4. That commencing March 2019, if the Debtors fail to make any payment to Ally within thirty (30) days after each payment falls due, Ally shall be entitled to stay relief upon filing a Certification Of Default with the Court and serving it on the Debtors and their attorney.**
- 5. That the Debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Ally Financial must be listed as loss payee. If the Debtors fail to maintain valid insurance on the vehicle, Ally shall be entitled to stay relief upon filing a Certification that insurance has lapsed and serving such Certification on the Debtors and their attorney.**
- 6. That the Debtors are to pay Ally Financial a counsel fee of \$531.00 through their chapter 13 bankruptcy plan.**

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Richard J Janasiak
Crystal L Janasiak
Debtors

Case No. 17-30458-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 2

Date Rcvd: Apr 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2019.

db	+Richard J Janasiak,	2420 Alleghany Ave,	Vineland, NJ 08360-7205
jdb	#+Crystal L Janasiak,	2420 Alleghany Ave,	Vineland, NJ 08360-7205

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2019 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Ally Capital ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Michael R. DuPont on behalf of Creditor Members 1st of NJ Federal Credit Union
dupont@redbanklaw.com, dana@redbanklaw.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Terry Tucker on behalf of Debtor Richard J Janasiak terrytucker@comcast.net
Terry Tucker on behalf of Joint Debtor Crystal L Janasiak terrytucker@comcast.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9